



Attorney Docket 042141-0101

3624
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

Applicant: Richard T. McNAMAR et al.

Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

Appl. No.: 09/578,508

Filing Date: 05/26/2000

Examiner: N. Subramanian

Art Unit: 3624

TRANSMITTAL FOR APPEAL BRIEF

MS APPEAL BRIEF-PATENTS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Appeal Brief in the above-identified application.

☒ **Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous assertion of Small Entity status.**

<input checked="" type="checkbox"/>	Appeal Brief Under 37 CFR § 41.37	\$500.00	\$500.00
<input checked="" type="checkbox"/>	Small Entity Fees Apply (subtract ½ of above):		\$250.00
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☐ Please charge Deposit Account No. 19-0741 in the amount of \$0.00. A duplicate copy of this transmittal is enclosed.

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- [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date December 20, 2005

FOLEY & LARDNER LLP

Customer Number: 22428

Telephone: (202) 672-5485

Facsimile: (202) 672-5399

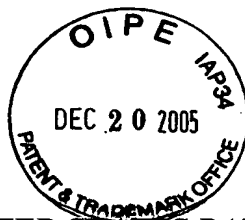
By

Aaron C. Chatterjee

Aaron C. Chatterjee

Registration No. 41,398

Attorney for Applicants



Attorney Docket 42141/101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

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Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

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APPEAL BRIEF UNDER 37 C.F.R. § 41.37

Mail Stop APPEAL BRIEF - PATENTS

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

The following is the Appellant Appeal Brief under the provisions of 37 C.F.R. 41.37.

1. Real Party in Interest

The real party in interest is Cathleen Noland, an individual residing in New York City, New York, who is the successor in interest in this patent application to the assignee of record.

2. Evidence Appendix

There are no related evidence that will directly affect, be directly affected by or have a bearing on the present appeal, that are known to appellant, the assignee, or the appellant's patent representative. The Evidence Appendix (Section 10), attached hereto, states "None".

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3. Related Appeals and Interferences

There are no related appeals or interferences that will directly affect, be directly affected by or have a bearing on the present appeal, that are known to appellant, the assignee, or the appellant's patent representative. The Related Proceedings Appendix (Section 11), attached hereto, states "None".

4. Status of Claims

The present appeal is directed to claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 which are the claims under consideration. A copy of the pending claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 are attached herein in the Claims Appendix (Section 12).

Claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 are finally rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. patent 6,131,810 to Weiss et al. (hereafter "Weiss") in view of U.S. patent 5,870,721 to Norris (hereafter "Norris") and further in view of U.S. patent 5,826,243 to Musmanno et al. (hereafter "Musmanno").

5. Status of Amendments

Claims 1-141 were initially pending in the application filed on May 26, 2000. Claims 50-60, 62-65, and 70-141 were withdrawn in a Response to Restriction Requirement filed July 3, 2003.

Claims 1, 22, 23, 50, 70, and 140 were amended, claims 21, 54-60, 62-65, 71-139, and 141 were canceled, and claims 142 and 143 were newly added in Amendment and Reply Under 37 C.F.R. § 1.111 filed March 26, 2004 in reply to a first Office Action on the merits mailed on September 26, 2003.

Claims 1, 22, 24, 70 and 140 and claims 50-53 were canceled in an Request for Continued Examination (RCE) and Submission Under 37 C.F.R. § 1.114(c) filed August 3, 2004 in reply to 1) a final Office Action mailed on May 4, 2004 which rejected all claims and 2) an Interview with Examiner Jagdish Patel on July 28, 2004.

A Reply Under § 1.111 was filed on February 28, 2005 in response to a non-final Office Action dated November 28, 2004.

A Notice of Appeal was filed on October 20, 2005 in response to a final Office Action mailed July 20, 2005.

6. Summary of the Invention

The invention of independent claim 1 is directed to a computer implemented method of providing a client with an integrated financial management account, the integrated financial management account including an investment component linked to a loan component. (See page 11, first full paragraph). The specification discloses receiving application data for the integrated financial management account online directly from the client. (See page 11, first full paragraph; page 13, first and second full paragraphs; page 16, third paragraph).

The specification discloses setting up the integrated financial management account with investment component data and loan component data associated with an account file at the time of setting up of the integrated financial management account. (See page 14, first and second paragraphs). The specification discloses linking the loan component data to the investment component data in the step of setting up the integrated financial management account. (See page 23, last paragraph; page 26, last paragraph to page 27, line 5). The specification discloses that contemporaneous with the step of setting up the integrated financial management account in the account file, associating an investment asset to the investment component data in the account file based on the linking of the loan component data to the investment component data, wherein the client is credited with the investment asset in the investment component of the integrated financial management account. (See page 23, last paragraph; page 26, last paragraph to page 27, line 5; page 28, last paragraph).

The specification further discloses qualifying the client for a loan in the loan component of the integrated financial management account and recording the qualification in the account file; and after successful loan qualification, disbursing the proceeds of the loan component into the investment component by storing a value of the proceeds in the investment component data in the account file, or after unsuccessful qualification, removing the association of the investment asset to the investment component data in the account file. (See page 27, first full paragraph; page 30, last paragraph).

The process of purchasing insurance products including portfolio insurance (as recited in claims 22, 141, and 142) as a part of the opening of the integrated financial management account is disclosed at least at page 24, second full paragraph of the specification.

The inventions of independent claim 70 and 140 are also supported at least by the same portions of the specification discussed with respect to claim 1. It should be noted that the above described support in the specification does not comprise the complete listing of support in the specification for the features mentioned above. The features mentioned above are also disclosed in various other parts of the specification as would be apparent to one skilled in the art from the disclosure of the specification.

7. Issues

The issue on appeal is whether the examiner erred in rejecting claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 35 under 37 U.S.C. § 103(a) as being unpatentable over U.S. patent 6,131,810 to Weiss et al. (hereafter “Weiss”) in view of U.S. patent 5,870,721 to Norris (hereafter “Norris”) and further in view of U.S. patent 5,826,243 to Musmanno et al. (hereafter “Musmanno”).

8. Argument

It is respectfully submitted that the final rejection of claims 1-20, 22-49, 61, 66-70, 140, 142, and 143 35 under 37 U.S.C. § 103(a) as being unpatentable over Weiss in view of Norris and further in view of Musmanno is erroneous for at least the following reasons.

I. Independent Claims 1, 70, and 140

1. Neither Weiss, Norris, nor Musmanno disclose all the features recited in the pending independent claims

Each of the independent claims 1, 70, and 140 recite, *inter alia*, the following features that are not disclosed or suggested by the applied prior art: (a) (i) setting up an integrated financial management account with (ii) application data received online; and (b) (i) *contemporaneous* with setting up an integrated financial management account, associating an investment asset to the investment component data based on (ii) linking the investment component data to the loan component data of the integrated financial management account.

Weiss does not show either (a) (ii) or (b) (i) or (ii). That is, Weiss does not show setting up an integrated financial management account online, nor does it show *contemporaneous* with setting up of the integrated financial management account (which is done by receiving application data online) associating an investment asset to an investment component data in the account based on the linking of the loan component data to the investment component data (i.e., all of these claimed features occur contemporaneous with the online setting up of the integrated financial management account). The cited portions of Weiss (claims 1, 5, and 8 as well as col. 4, lines 37-39 and col. 14, lines 58-67) relate to a bank employee opening an integrated account and separate processes for investment components and loan components. There is simply no disclosure or suggestion in Weiss of the claimed *contemporaneous setting up of the integrated financial management account* (with received online application data) and associating an investment asset to an investment component data in the account based on the linking of the loan component data to the investment component data.

The final office action acknowledges that Weiss has nothing to do with an integrated online financial management account being opened from received online data. Rather, the final office action alleges that Weiss shows opening a single integrated account (by a bank employee) in a single session. However, even if the bank employee's session is considered to be the time period for the contemporaneous period claimed, Weiss does not disclose associating and crediting an investment asset to an investment component data in the account based on the linking of the loan component data to the investment component data in that single session. For example, Weiss does not teach that specific investment assets (for example, from a predetermined list of investments) are associated with and credited to the investment component data in the account file based on the linking of the loan component data to the investment component data (for example, based on a loan amount applied for) in that same single session. Therefore, these recited features are not disclosed or suggested by Weiss even if one were to adopt the meaning of contemporaneous proposed by the examiner in the final office action.

To cure this deficiency, the office action relies on **Norris** for disclosing receiving application data online. However, Norris also does not disclose or suggest the claimed

contemporaneous setting up of the integrated financial management account (with application data received online) and associating an investment asset to an investment component data in the account based on the linking of the loan component data to the investment component data.

The Office Action then alleges that Norris' disbursal of loan proceeds corresponds to the claimed investment component of the applicant's amount. *First*, there is simply no disclosure in Norris with respect to this feature. The Patent Office (PTO) has the burden of proving each of the claimed features is shown by the prior art. An apparent allegation that claimed subject matter is "obvious" (as here alleged presumably in combination with Weiss) requires a positive, concrete teaching in the prior art, such as would lead a person skilled in the art to choose the claimed combination from among many that might be comprehended by broad prior art teachings. The PTO's review court has made it very clear that silence in a reference is hardly a substitute for clear and concrete evidence from which a conclusion of obviousness might justifiably flow. See, e.g., *Application of Burt*, 356 F.2d 115, 121 (CCPA 1966).

If, on the other hand, the PTO intended to indicate that this feature was somehow inherent in the cited reference, it should be noted that the standard for inherency requires that the feature be *necessarily present* in the prior art and not simply that it may occur or be present, i.e., be broadly included in a general or non-specific prior art teaching. See MPEP 2112 and the cases cited therein including *In Re Rijckaert*, 9 F.3d 1531, 1534 (Fed. Cir. 1993) (reversed rejection because inherency was based on what would result due to optimization of conditions, not what was necessarily present in the prior art); *In re Oelrich*, 666 F.2d 578, 581-82 (CCPA 1981) (to establish inherency, the extrinsic evidence must make clear that the missing descriptive matter is necessarily present in the thing described in the reference, and that it would be so recognized by persons of ordinary skill). Accordingly, applicants submit that at least this recited feature is not disclosed by the applied prior art.

Second, even if this allegation based on Norris were correct, it still does not disclose that the claimed *contemporaneous* setting up of the integrated financial management account associating (and crediting) an investment asset to an investment component data in the account based on the linking of the loan component data to the investment component data

since it discloses disbursing the proceeds of the loan to the investment account (after loan approval after the application process) while the claimed invention provides for associating the investment asset *contemporaneous* with the setting up of the integrated financial management account (i.e., even *before* a loan is approved or disbursed).

Finally, the office action relies on **Musmanno** for disclosing sub-accounts associated with a master account. However, even if Musmanno discloses sub-accounts associated with a master account, there is no positive or concrete teaching in Musmanno regarding any of the features (a) (i) and b(i) and b(ii) discussed above.

Therefore, all the applied prior art, even if properly combinable, do not disclose several of the features recited in the pending independent claims. Accordingly, the pending independent claims 1, 70, and 140 are patentable over the applied prior art.

2. *Examiner's Interpretation of the Claims is not Reasonable*

Applicants maintain (and have maintained throughout the prosecution of the present application) that the Examiner's interpretation of the prior art to read on the claimed invention in the claims is not a reasonable interpretation of the claims. Claims under examination are to be given a broad reasonable interpretation consistent with the specification. *In re Hyatt*, 211 F.3d 1367, 1372, 54 USPQ2d 1664, 1667 (Fed. Cir. 2000) (emphasis added). The claim interpretation must also be consistent with the interpretation that those skilled in the art would reach. *In re Cortright*, 15 F.3d 1353, 1359, 49 USPQ2d 1464, 1468 (Fed. Cir. 1999). Several interpretations in the Office Action are neither consistent with the plain language of the claims, the specification or the file history of the present application nor the interpretation of those skilled in the art. In particular, the examiner's interpretations based on Norris and Musmanno ignore the plain meaning of the claimed terms (for example, contemporaneous) as well as the specification and the file history so that these interpretations are out of the bounds of reasonableness. If the claims are reasonably interpreted, the rejections based on Weiss, Norris, and Musmanno must fail.

The dependent claims are also patentable for at least the same reasons as the independent claims on which they ultimately depend. In addition, they recite additional patentable features when considered as a whole.

Dependent claims 2-20, 22-49, 61, 66-69, 142, and 143 depend from one of independent claims 1, 70, and 140 and are allowable for at least the same reasons, as well as for further patentable features recited therein.

Claims 22, 141, and 142 recite *contemporaneous* with setting up the integrated financial management account, associating a *portfolio* insurance selected by a client with an insurance component of the integrated financial management account. No such contemporaneous selection of portfolio insurance (in combination with the investment and loan components) is disclosed or suggested by the applied prior art and provides another reason for the patentability of these claims. The final office action then alleges that Weiss “further discloses providing the user to invest in derivatives (See Weiss Column 4 lines 34-39), which implies portfolio insurance.” This allegation is simply erroneous since one of skill in the art would recognize that investing in derivatives (an investment activity) is very different from portfolio insurance (a particular type of insurance) and one *implying* the other has no basis in fact or logic. Therefore, the rejection of claims 22, 141, and 142 are erroneous and the features recited in these claims provide an additional basis for their patentability over the disclosure of the applied prior art.

9. Conclusion

In view of above, appellants respectfully solicit the Honorable Board of Patent Appeals and Interferences to reverse the rejection of the pending claims and pass this application on to allowance.

Should additional fees be necessary in connection with the filing of this paper, or if a petition for extension of time is required for timely acceptance of same, the Commissioner is hereby authorized to charge deposit account No. 19-0741 for any such fees; and applicants hereby petition for any needed extension of time.

Respectfully submitted,

Date December 20, 2005

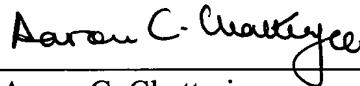
FOLEY & LARDNER LLP

Customer Number: 22428

Telephone: (202) 672-5485

Facsimile: (202) 672-5399

By



Aaron C. Chatterjee

Registration No. 41,398

Attorney for Applicants

10. EVIDENCE APPENDIX

None

11. RELATED PROCEEDINGS APPENDIX

None

12. CLAIMS APPENDIX

LIST OF THE PENDING CLAIMS (WITH STATUS IDENTIFIER)

1. (Previously Presented) A computer implemented method of providing a client with an integrated financial management account, the integrated financial management account including an investment component linked to a loan component, the method comprising the steps of:

receiving application data for the integrated financial management account online directly from the client;

setting up the integrated financial management account with investment component data and loan component data associated with an account file at the time of setting up of the integrated financial management account;

linking the loan component data to the investment component data in the step of setting up the integrated financial management account;

contemporaneous with the step of setting up the integrated financial management account in the account file, associating an investment asset to the investment component data in the account file based on the linking of the loan component data to the investment component data, wherein the client is credited with the investment asset in the investment component of the integrated financial management account;

qualifying the client for a loan in the loan component of the integrated financial management account and recording the qualification in the account file; and

after successful loan qualification, disbursing the proceeds of the loan component into the investment component by storing a value of the proceeds in the investment component data in the account file, or after unsuccessful qualification, removing the association of the investment asset to the investment component data in the account file.

2. (Original) The computer implemented method according to claim 1, wherein the investment asset associated with the investment component data is selected from a predetermined list of investments.

3. (Original) The computer implemented method according to claim 1, wherein the step of setting up the integrated financial management account includes pre-qualifying the client and, wherein the step of pre-qualifying the client includes the step of determining a preliminary credit score for the client and determining that the preliminary credit score meets a predetermined threshold score.

4. (Original) The computer implemented method according to claim 1, wherein the title in the investment asset remains with a provider of the integrated financial management account until the step of disbursing the proceeds of the loan component is recorded in the investment component data in the account file.

5. (Original) The computer implemented method according to claim 1, wherein the type of the loan in the loan component is stored as loan component data in the account file, and wherein the type of the loan includes a mortgage loan.

6. (Original) The computer implemented method according to claim 5, wherein the type of the loan in the loan component is one of a first mortgage, a second equity mortgage loan, a third equity mortgage loan, other sub-ordinate mortgage loan, and a reverse mortgage.

7. (Original) The computer implemented method according to claim 1, wherein a type of the investment asset is stored in the investment component data in the account file and includes one of an equity-index fund, a bond-index fund, and a combination of an equity index fund and a bond index fund and a mutual fund.

8. (Original) The computer implemented method according to claim 1, wherein the step of receiving application data includes calculating and displaying projections for a growth of investment assets over time.

9. (Original) The computer implemented method according to claim 1, wherein the step of qualifying the client includes calculation of a credit score for credit approval.

10. (Original) The computer implemented method according to claim 5, further including the step of customizing the mortgage loan data based on computer generated projections of fixed and variable terms, amortization options, and different interest rate and origination fee combinations and displaying the customized mortgage data.

11. (Original) The computer implemented method according to claim 1, further including the step of:

notifying the client whenever either the loan component or the investment component achieves a client configurable benchmark value.

12. (Original) The computer implemented method according to claim 1, further comprising the step of:

marking to market the investment asset and the loan, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client.

13. (Original) The computer implemented method according to claim 1, further including the steps of:

marking to market, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client; and

notifying the client automatically whenever the value of either the investment component asset or the loan in the loan component reaches or exceeds a configurable benchmark.

14. (Original) The computer implemented method according to claim 6, further including the steps of:

receiving data for a rollover of the integrated financial management account to a mortgage based on a second property different from a first property used in the step of qualifying the client for the original loan in the loan component, wherein said integrated financial management account is associated with a lien file which stores lien data of property associated with the integrated financial management account;

storing the mortgage loan data, secured to the second property, in the loan component data in the account file; and

subtracting the value of the client's equity in the first property and the investment asset in the investment component from the balance of the original loan in the loan component and storing the repayment information in the loan component data of the account file.

15. (Original) The computer implemented method according to claim 14, wherein the step of receiving data for a rollover includes calculating and displaying financial projections based on projection of the increase in home equity on projected property appreciation and current value of investment assets.

16. (Original) The computer implemented method according to claim 1, wherein the step of receiving application data is performed through the Internet or other electronic network.

17. (Original) The computer implemented method according to claim 1, wherein the step of receiving application data includes the step of an online filling of an application form at an online terminal.

18. (Original) The computer implemented method according to claim 17, wherein the online terminal includes one of a laptop computer, a notebook computer, a hand held computer, a pager, a web-enabled television, telephone, and other wireless device.

19. (Original) The computer implemented method according to claim 16, wherein the step of receiving the application data includes the step of an online filling of an application form by one of the client and a third party at an online terminal.

20. (Original) The computer implemented method according to claim 19, wherein the online terminal is located at one of a bank branch, a bank ATM, a booking office, an affinity group office, a telephone call center, a retail store, a brokerage house, the client's home, and the client's office.

21. (Canceled)

22. (Previously Presented) The computer implemented method according to claim 1, wherein contemporaneous with setting up the integrated financial management account in the account file performing the steps of:

displaying detailed insurance options for selection by the client, and
associating a portfolio insurance selected by the client with an insurance component data of the integrated financial management account.

23. (Previously Presented) The computer implemented method according to claim 22, wherein the insurance option displayed includes a life and disability insurance for a duration between providing the client with the investment asset and a specific time determined by the client or a provider of the integrated financial management account.

24. (Previously Presented) The computer implemented method according to claim 1, further including the steps of:

storing information regarding pledges of additional qualified assets in the loan component data associated with the account file;

calculating and providing an additional loan against the pledged assets and storing the additional loan information in the loan component data associated with the account file; and

investing the proceeds of the loan to purchase additional investment assets and storing information regarding the additional investment assets in the investment component data associated with the account file.

25. (Original) The computer implemented method according to claim 1, wherein the step of qualifying the client for a loan includes the step of retrieving, through an electronic network, both the client's credit history, and title history and appraisal on a property that is associated with the loan component data in the account file.

26. (Original) The computer implemented method according to claim 1, further including displaying account management options for a client to administer the integrated financial management account online on a real or near real time basis seven days a week and twenty four hours a day.

27. (Original) The computer implemented method according to claim 1, further including displaying account management options for a client to administer the integrated financial management account online by modifying stored parameters related to the loan component data and the investment component data.

28. (Original) The computer implemented method according to claim 1, wherein the step of receiving application data includes receiving and verifying an electronic signature.

29. (Original) The computer implemented method according to claim 1, further including the steps of
displaying a plurality of retirement planning options for selection by a client; and
calculating and displaying an account value in response to the selected retirement planning option.

30. (Original) The computer implemented method according to claim 1, further including the step of providing an interface for making payments to the integrated financial

management account using one of a credit card, a debit card, a smart card, and debiting a checking account.

31. (Original) The computer implemented method according to claim 30, further including the step adding to the investment component data the additional purchased investment asset.

32. (Original) The computer implemented method according to claim 30, wherein a credit card, a debit card, and a smart card are used to pay account fees.

33. (Original) The computer implemented method according to claim 1, further comprising the steps of:

determining an increase in value of the investment asset based on the investment component data associated with the account file;

calculating an additional margin loan for the increase in value of the investment asset; and

updating the investment component data with additional investment assets purchased using the additional margin loan.

34. (Original) The computer implemented method according to claim 19, wherein the online terminal includes one of a computer terminal and a web enabled television.

35. (Original) The computer implemented method according to claim 19, wherein the online terminal includes an Internet enabled device for accessing the Internet.

36. (Original) The computer implemented method according to claim 1, further comprising the step of:

displaying help and options using multi-media displays to sell, explain or solicit the integrated financial management account.

37. (Original) The computer implemented method according to claim 1, further comprising the step of:

displaying hot links or metatags to web pages that sell, explain or solicit the integrated financial management account.

38. (Original) The computer implemented method according to claim 36, wherein the multi-media display includes audio and video streams.

39. (Original) The computer implemented method according to claim 11, further comprising the step of displaying an online interface to interactively configure the benchmarks.

40. (Original) The computer implemented method according to claim 1, wherein the step of qualifying the client for a loan in the loan component further includes calculating a loan commitment for a predetermined sum for a future purchase of a property by the client and storing the loan commitment data in the loan component data.

41. (Original) The computer implemented method according to claim 5, further comprising the steps of:

periodically assessing the value of a property pledged for the mortgage loan;
calculating an increase in the value of the property;
calculating and providing an additional loan as a percentage of the increase in the value of the property and storing the additional loan in the loan component data; and
storing additional investment asset information in the investment component data on the additional investment assets purchased based on the additional loan.

42. (Original) The computer implemented method according to claim 1, further including the step of:

calculating and storing a reduction in the loan balance in the loan component data based on transferring proceeds of a sale of investment assets whose information is stored in the investment component data.

43. (Original) The computer implemented method according to claim 1, further comprising the step of:

displaying an option for increasing, by the client, the outstanding balance in the loan component to generate additional funds; and

transferring the additional funds to the investment component to update the investment component data associated with the account file.

44. (Original) The computer implemented method according to claim 1, further including the step of:

displaying an option for paying fees on the investment component of the integrated financial management account by allowing a client to increase an interest rate on the loan in the loan component and storing the increased interest rate in the loan component data associated with the account file.

45. (Original) The computer implemented method of claim 1, further including the step of:

displaying an option for increasing an interest rate on the loan by a client to pay account dues and storing the increased interest rate in the loan component data associated with the account file.

46. (Original) The computer implemented method of claim 45, wherein the account dues includes insurance fees or asset management fees.

47. (Original) The computer implemented method according to claim 1, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay fees on the investment component.

48. (Original) The computer implemented method according to claim 1, further including the step of:

storing a provider-assigned percentage of the investment assets in the investment component data associated with the account file in order to indicate that a percentage of the investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay any account dues.

49. (Original) The computer implemented method according to claim 1, wherein the step of receiving application data is performed by a bank, and

wherein the investment asset, in the step of crediting the investment component of the integrated financial management account, is purchased by an Internet company having an agreement with the bank.

50-60. (Canceled)

61. (Original) The computer implemented method according to claim 1, further including the step of:

displaying for public auction over the Internet one of the integrated financial management account, the investment component, and the loan component.

62-65. (Canceled)

66. (Original) The computer implemented method according to claim 1, further comprising the step of:

calculating a guaranteed rollover loan amount for the purchase of a second property based on the appraised value of a first property, whose lien data is associated with the loan component in the loan component data, and on values of the investment component and the loan component associated with the integrated financial management account.

67. (Original) The computer implemented method according to claim 66, further comprising the step of:

communicating to the client, periodically or on demand, the calculated guaranteed rollover loan amount.

68. (Original) The computer implemented method according to claim 1, further comprising the step of:

calculating an increase in the value of a property whose lien data is associated with the loan component in the loan component data; and

determining an additional loan amount eligibility in the loan component based on the calculated increase in the value of the property.

69. (Original) The computer implemented method according to claim 68, associating additional investment assets with the investment component data based on additional investment assets purchased with the proceeds of the additional loan amount eligibility determined based on the calculated increase in the value of the property.

70. (Previously Presented) A computer data storage medium having program code recorded thereon for providing a client with an integrated financial management account, the program code comprising:

a first program code for receiving application data for the integrated financial management account online directly from the client;

a second program code for setting up an integrated financial management account with an investment component data and a loan component data stored associated with an account file at the time of setting up of the integrated financial management account, and

linking the loan component data to the investment component data when setting up the integrated financial management account,

a third program code, that contemporaneous with the setting up of the integrated financial management account credits an investment asset to the investment component data in the account file based on the linking of the loan component data to the investment component data wherein the client is credited with an investment asset in the investment component of the integrated financial management account;

a fourth program code that qualifies the client for a loan in the loan component of the integrated financial management account and associates the qualification with the account file; and

a fifth program code, that after successful loan qualification, disburses proceeds of the loan into the investment component by storing the proceeds in the investment component data associated with the account file , or after unsuccessful loan qualification removes the association of investment asset to the investment component data associated with the account file.

71-139. (Canceled)

140. (Previously Presented) A system for providing a client with an integrated financial management account, the system comprising:

means for receiving application data for the integrated financial management account online directly from the client;

means for setting up the integrated financial management account with investment component data and loan component data associated with an account file at the time of setting up the integrated financial management account, and linking the loan component data to the investment component data when setting up the integrated financial management account;

means for associating an investment asset to the investment component data based on the linking of the loan component data to the investment component data, contemporaneous with the setting up the integrated financial management account, wherein the client is credited

with the investment asset which is recorded in the investment component data of the integrated financial management account;

means for qualifying the client for a loan in loan component of the integrated financial management account and recording the qualification in the account file;

means for disbursing the proceeds of the loan component into the investment component, after successful loan qualification, by storing a value of the proceeds in the investment component data; and

means for removing the association of the investment asset to the investment component data, after unsuccessful loan qualification.

141. (Canceled)

142. (Previously Presented) The computer data storage medium according to claim 70, further comprising a sixth program code, that contemporaneous with the setting up of the integrated financial management account, associates a portfolio insurance selection by the client with an insurance component data of the integrated financial management account.

143. (Previously Presented) The system according to claim 140, further comprising means for associating a portfolio insurance selection by the client with an insurance component data of the integrated financial management account contemporaneous with setting up the integrated financial management account.